UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA WILLIAMSPORT DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/26/2013.
- 2) The plan was confirmed on 03/17/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/11/2018.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>63</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$1,830.00.
- 10) Amount of unsecured claims discharged without full payment: \$100,374.76.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 15,459.00 Total paid by or on behalf of the debtor(s) Less amount refunded to debtor(s)

\$ 15,252.00 **NET RECEIPTS**

\$ 207.00

Expenses of Administration:

\$ 2,500.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 822.56 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,322.56

\$ 1,500.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
W. DAVID TODD, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
CITIZENS AUTO FINANCE	Uns	18,395.00	17,905.62	17,905.62	3,102.45	0.00
CAPITAL ONE BANK	Uns	0.00	968.15	968.15	167.75	0.00
PORTFOLIO RECOVERY	Sec	23,400.00	23,095.56	552.14	552.14	0.00
CAVALRY PORTFOLIO SERVICES,	Sec	0.00	5,765.74	0.00	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	5,765.74	5,765.74	999.01	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	7,767.80	7,767.80	1,345.90	0.00
DEPARTMENT OF EDUCATION	Uns	8,199.00	3,553.54	3,553.54	615.71	0.00
AMERICREDIT FINANCIAL	Sec	10,400.00	10,016.44	162.74	162.74	0.00
WEINSTEIN & RILEY	Uns	6,100.00	6,277.67	6,277.67	1,087.71	0.00
CITIFINANCIAL SERVICES, INC	Sec	12,361.00	12,970.73	0.00	0.00	0.00
CITIFINANCIAL SERVICES, INC	Uns	0.00	12,970.73	12,970.73	199.00	0.00
ONEMAIN FINANCIAL	Uns	21,777.00	12,146.11	12,146.11	2,104.51	0.00
FAY SERVICING, INC	Sec	104,342.00	104,343.00	1,592.52	1,592.52	0.00
FAY SERVICING, INC	Sec	0.00	104,343.00	0.00	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	4,200.00	NA	NA	0.00	0.00
CHASE BANK ONE CARD SVC	Uns	6,623.00	NA	NA	0.00	0.00
GECRB/PAYPAL	Uns	586.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
PROFESSIONAL MARKETING	Uns	3,549.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	2,554.00	NA	NA	0.00	0.00
WFFNB	Uns	3,055.00	NA	NA	0.00	0.00
DUVERA	Uns	3,987.00	NA	NA	0.00	0.00
EQUABLE ASCENT FINANCIAL	Uns	6,623.00	NA	NA	0.00	0.00
PALOMAR ASSOC	Uns	3,889.00	NA	NA	0.00	0.00
RICHARD J BOUDREAU LLC	Uns	17,791.00	NA	NA	0.00	0.00
CASTLE PAYDAY.COM	Uns	1,800.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	3,694.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,592.52	\$ 1,592.52	\$ 0.00
Debt Secured by Vehicle	\$ 714.88	\$ 714.88	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 2,307.40	\$ 2,307.40	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 67,355.36	\$ 9,622.04	\$ 0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$ 3,322.56 \$ 11,929.44	
TOTAL DISBURSEMENTS:	\$ 15,252.00	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/12/2018 By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.